Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Previously Presented) A method for verifying loan data for a mortgage loan being delivered by a seller to a purchaser of the mortgage loan in the secondary mortgage market, the method comprising:

receiving a first set of loan data, the first set of loan data being received at computer-implemented underwriting logic, the first set of loan data being data for a mortgage loan application for a borrower associated with the mortgage loan, the first set of loan data being received prior to underwriting and closing of the mortgage loan;

storing the first set of loan data in a computer database;

generating an underwriting recommendation for the mortgage loan application at the underwriting logic, the underwriting recommendation being generated based on the first set of loan data, the underwriting recommendation being generated prior to closing of the mortgage loan;

receiving a second set of loan data for the loan from the seller, the second set of loan data being received at computer-implemented delivery logic, the second set of loan data being associated with a delivery process in which the mortgage loan is delivered by the seller to the purchaser of the mortgage loan;

comparing the first set of loan data and the second set of loan data at computer-implemented comparison logic to determine any differences, the comparison logic using a set of computer-implemented business rules to identify at least one difference between the first set of data and the second set of data in a group of material terms, wherein the business rules define the group of material terms, and wherein the material terms include at least a loan term, an amortization type, a property type, and a loan purpose;

processing the second set of loan data using the underwriting logic responsive to identifying the at least one difference between the first set of loan data and the second set of loan data;

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determining a yield adjustment for the loan based on the at least one difference; and

determining a fee to be charged to the seller based on the at least one difference.

2. (Previously Presented) A method according to claim 1, further comprising:

editing the second set of loan data.

3. (Previously Presented) A method according to claim 1, further comprising:

notifying the seller of the at least one difference.

4. (Cancelled)

5. (Cancelled)

6. (Cancelled)

7. (Previously Presented) A system for verifying loan data for a mortgage loan being delivered by a seller to a purchaser of the mortgage loan in the secondary mortgage market, the system comprising:

computer-implemented means for receiving a first set of loan data prior to underwriting and closing of the mortgage loan, the first set of loan data being data for a mortgage loan application for a borrower associated with the mortgage loan;

computer-implemented means for generating an underwriting recommendation for the mortgage loan application prior to closing of the mortgage loan, the underwriting recommendation being generated based on the first set of loan data;

computer-implemented means for receiving a second set of loan data for the mortgage loan from the seller, the second set of loan data being associated with a delivery process in which the mortgage loan is delivered by the seller to the purchaser of the mortgage loan;

computer-implemented means for comparing the first set of loan data and the second set of loan data to determine any differences, the computer-implemented means for comparing the first set of loan data and the second set of loan data including a set of computer-implemented business rules to identify at least one difference between the first set of data and the second set of data in a group of material terms, wherein the business rules define the group of material terms, and wherein the material terms include at least a loan term, an amortization type, a property type, and a loan purpose;

computer-implemented means for generating an underwriting recommendation based on the second set of loan data responsive to identifying the at least one difference between the first set of loan data and the second set of loan data;

computer-implemented means for determining a yield adjustment for the loan based on the at least one difference; and

computer-implemented means for determining a fee to be charged the seller based on the at least one difference.

8.   (Original) A system according to claim 7, further comprising means for editing the second set of loan data upon determining at least one difference between the first set of loan data and the second set of loan data.

9.   (Original) A system according to claim 7, further comprising means for notifying the seller of the at least one difference upon determining at least one difference between the first set of loan data and the second set of loan data.

10.   (Cancelled)

11.   (Cancelled)

12.   (Cancelled)

13.   (Previously Presented) A method for generating a price for a mortgage loan being delivered by a seller to a purchaser of the mortgage loan in the secondary mortgage market, the method comprising:

receiving a first set of loan data for the mortgage loan at computer-implemented underwriting logic, the first set of loan data being data from a mortgage loan application for a borrower associated with the mortgage loan, the first set of loan data being received prior to underwriting and closing of the mortgage loan;

storing the first set of loan data in a computer database;

generating an underwriting recommendation for the mortgage loan application at the underwriting logic, the underwriting recommendation being generated based on the first set of loan data, the underwriting recommendation being generated prior to closing of the mortgage loan;

receiving a second set of loan data from the seller, the second set of loan data being received at computer-implemented delivery logic, the second set of loan data being associated with a delivery process in which the mortgage loan is delivered by the seller to the purchaser of the mortgage loan;

comparing the first set of loan data to the second set of loan data at computer-implemented comparison logic to identify any differences, including using a set of computer-implemented business rules to identify at least one difference between the first set of data and the second set of data in a group of material terms, wherein the business rules define the group of material terms, and wherein the material terms include at least a loan term, an amortization type, a property type, and a loan purpose;

determining a price for the mortgage loan based on at least one of the first set of loan data and the second set of loan data; and

upon identifying the at least one difference between the first set of loan data and the second set of loan data, determining a yield adjustment for the loan and a fee to be charged the seller based upon the at least one difference and processing the second set of loan data using the underwriting logic.

14.   (Previously Presented) A method according to claim 13, wherein comparing the first set of loan data and the second set of loan data includes comparing a predetermined set of information in the first set of loan data and the second set of loan data.

15.-49. (Cancelled)

50.   (Previously Presented) A method for verifying loan data for a mortgage loan being delivered by a seller to a purchaser of the mortgage loan in the secondary mortgage market, the method comprising:

receiving a first set of loan data, the first set of loan data being received at computer-implemented underwriting logic, the first set of loan data being data for a mortgage loan application for the mortgage loan, the first set of loan data being received prior to underwriting and closing of the mortgage loan;

storing the first set of loan data in a computer database;

generating an underwriting recommendation for the mortgage loan application at the underwriting logic, the underwriting recommendation being generated based on the first set of loan data, the underwriting recommendation being generated prior to closing of the mortgage loan;

receiving a second set of loan data for the loan from the seller, the second set of loan data being received at computer-implemented delivery logic, the second set of loan data being associated with a delivery process in which the mortgage loan is delivered by the seller to the purchaser of the mortgage loan;

comparing the first set of loan data and the second set of loan data using at least one computer-implemented business rule to determine a set of differences between the first set of loan data and the second set of loan data in a group of material terms, wherein the at least one business rule is configured to define the group of material terms, and wherein the group of material terms includes at least one of an occupancy type, product type, amortization type, loan term, property type, loan purpose, property sales price, and appraised value;

generating a display of the set of differences and the second set of loan data;

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generating a yield adjustment and a fee to be charged the seller for the mortgage loan based on the set of differences and the second set of loan data; and

generating a display of the pricing determination for the mortgage loan;

wherein the method is performed by a computer system associated with a secondary mortgage market participant operating in the secondary mortgage market as at least one of a mortgage purchaser, a mortgage investor, a mortgage guarantor, and a mortgage securitizer.

51.   (Cancelled)

52.   (Cancelled)

53.   (Previously Presented) A method for verifying loan data for a mortgage loan being delivered by a seller to a purchaser of the mortgage loan in the secondary mortgage market, the method comprising:

receiving a first set of loan data, the first set of loan data being received at computer-implemented underwriting logic, the first set of loan data being data for a mortgage loan application for a borrower associated with the mortgage loan, the first set of loan data being received prior to underwriting and closing of the mortgage loan;

storing the first set of loan data in a computer database;

generating an underwriting recommendation for the mortgage loan application at the underwriting logic, the underwriting recommendation being generated based on the first set of loan data, the underwriting recommendation being generated prior to closing of the mortgage loan;

providing the underwriting recommendation to the seller, the seller being a mortgage broker that originates the loan, the underwriting recommendation being provided to the mortgage broker during origination of the mortgage loan;

receiving a second set of loan data for the loan from the seller, the second set of loan data being received at computer-implemented delivery logic, the second set of loan data

being associated with a delivery process in which the mortgage loan is delivered by the seller to the purchaser of the mortgage loan;

comparing the first set of loan data and the second set of loan data at computer-implemented comparison logic to determine any differences, the comparing step being performed during delivery of the mortgage loan to the purchaser, the comparison logic using a set of computer-implemented business rules to identify at least one difference between the first set of data and the second set of data in a group of material terms, wherein the business rules define the group of material terms, and wherein the material terms include at least a loan term, an amortization type, a property type, and a loan purpose;

processing the second set of loan data using the underwriting logic responsive to identifying the at least one difference between the first set of loan data and the second set of loan data;

determining a yield adjustment for the loan based on the at least one difference; and

determining a fee to be charged to the seller based on the at least one difference.

54.   (Previously Presented) A method for verifying loan data for a mortgage loan being delivered by a seller to a purchaser of the mortgage loan in the secondary mortgage market, the method comprising:

receiving a first set of loan data, the first set of loan data being received at computer-implemented underwriting logic, the first set of loan data being data for a mortgage loan application for a borrower associated with the mortgage loan, the first set of loan data being received prior to underwriting and closing of the mortgage loan;

storing the first set of loan data in a computer database;

generating an underwriting recommendation for the mortgage loan application at the underwriting logic, the underwriting recommendation being generated based on the first set of loan data, the underwriting recommendation being generated prior to closing of the mortgage loan;

providing the underwriting recommendation to the seller, the seller being a lender that originates the loan, the underwriting recommendation being provided to the lender during origination of the mortgage loan;

receiving a second set of loan data for the loan from the seller, the second set of loan data being received at computer-implemented delivery logic, the second set of loan data being associated with a delivery process in which the mortgage loan is delivered by the seller to the purchaser of the mortgage loan;

comparing the first set of loan data and the second set of loan data at computer-implemented comparison logic to determine any differences, the comparing step being performed during delivery of the mortgage loan to the purchaser, the comparison logic using a set of computer-implemented business rules to identify at least one difference between the first set of data and the second set of data in a group of material terms, wherein the business rules define the group of material terms;

processing the second set of loan data using the underwriting logic responsive to identifying the at least one difference between the first set of loan data and the second set of loan data;

determining a yield adjustment for the loan based on the at least one difference; and

determining a fee to be charged to the seller based on the at least one difference.